

Selling Items:

You have an item to sell, and the newspaper want ads, Craig's List or E-bay are good places to list your items. When you sell the item, the purchaser "accidently" pays you too much. They ask you to wire the excess back to them, and you can even keep a small percentage for your trouble. What usually happens, the original check is fraudulent so again you are out the money you have wired, and you have to repay your bank.

Signs that could indicate you are being scammed:

- You are asked to wire money to anyone for any reason!
- When the deal appears too good to be true!
- When you receive a check and are requested to wire monies back to the sender!

Wiring money is a great way to legitimately send money in a different city. However, wiring money can be an unsafe transaction if someone asks you to wire them money. When you wire money, as soon as the recipient picks up the money, it is gone and you have no recourse. No one can help you retrieve your money. Your bank or credit unit will not reimburse you because you voluntarily chose to wire the money. Most of the time, law enforcement cannot help you, because the money is wired out of the United States. Your only hope is that you discover the fraud before the money is picked up. In that case, the wire service must recall the wire transfer so time is of the essence.

The Fresno Police Department is advising the public to be aware of the proliferation of wire scams. Do not wire money unless you know the person, and are sure they are legitimate. Don't hesitate to ask your Financial Institution, Western Union, Money Gram or any other legitimate wire service. They do not want you to be a victim of a scam either. You may also contact the Fresno Police Department Fraud line at 621-6335.

If you have been a victim of a wire scam, it is important to report the offense. Sometimes the offenses do occur within the United States and the case may be investigated. Federal Agencies have also established relationships with some foreign countries to investigate the offenses. Therefore, it's important to report the incident to your local agency and the Federal Trade Commission. For Fresno residents, you can report your crime online at www.fresno.gov/reportcrime.

The Federal Trade Commission works for the consumer to prevent fraudulent, deceptive and unfair business practices in the marketplace and provide information to help consumers spot, stop and avoid them. To file an online complaint or to get free information on consumer issues, visit www.ftc.gov or call toll-free 1-877-FTC-HELP. To report fraudulent or online transactions with foreign companies use www.econsumer.gov. When the Internet is used to commit the crime, the crime should also be reported to the FBI at www.ic3.gov.